# **kynect Advisory Board**

# BEHAVIORAL HEALTH SUBCOMMITTEE

### **Meeting Minutes**

August 13, 2015

#### Call to Order and Roll Call

The tenth meeting of the Behavioral Health Subcommittee was held on Thursday, August 13, 2015, at 1:00 p.m. in the KOHBIE Conference Room at the Kentucky Office of Health Benefit and Information Exchange. Julie Paxton, Chair, called the meeting to order at 1:05 p.m., and the Secretary called the roll.

<u>Subcommittee Members Present</u>: Julie Paxton, Chair; Dr. Richard Edelson, Jessica Estes (by phone), Elizabeth McKune, and Sheila Schuster. Gabriela Alcalde, Commissioner Mary Begley, Nancy Galvagni, Kelly Gunning, David Hanna, Kathy Lower, Jennifer Nolan, Susan Rittenhouse, Steve Shannon, Jordan Wildermuth, and Marcus Woodward were not present at the meeting. Lisa Jagnow was present representing Commissioner Begley, Lawrence Ford was present by phone representing Kathy Lower, and Melissa Johnson was present representing Jordan Wildermuth.

<u>Staff Present</u>: Carrie Banahan, Melea Rivera, and Sherilyn Redmon.

#### **Approval of Minutes**

A motion was made to accept the minutes of the February 24, 2014, meeting as submitted, seconded, and approved by voice vote.

# **Update on Exchange Activities**

Carrie Banahan, Executive Director, Kentucky Office of Health Benefit and Information Exchange (KOHBIE) updated the subcommittee on Exchange operations. The kynect has approximately 106,000 QHP enrollees, and over 960,000 individuals eligible for Medicaid enrolled in the kynect. Medicaid currently has over 1.2 million individuals enrolled in the program, including long term care and other non-MAGI individuals. As a result of the state-based exchange and Medicaid expansion, Kentucky's uninsured population is now 9%, which is the second largest decrease in the uninsured population in the nation. Approximately 400,000 individuals were eligible for insurance as a result of the Medicaid expansion. In January, the kynect issued over 77,000 1095As for those individuals receiving a subsidy, to file with their taxes. In 2016, the Department for Medicaid Services will also begin issuing form 1095B for tax purposes. Individuals who have religious objections to health insurance may still claim an exemption through the federal process.

In 2016, seven issuers will be offering coverage in the exchange. Everyone within the state will have at least 2 choices of issuers. The Department of Insurance (DOI) has reviewed and approved forms and rates. The kynect is currently reviewing Summaries of Benefits and Coverage, Essential Community Providers, as well as other documentation, and is actively working with issuers. It is expected that plans will be available for review by consumers by mid-October, about two weeks prior to open enrollment. The open enrollment period is November 1 through January 31 of each

year. Medicaid open enrollment begins October 19 and ends December 31, for Medicaid consumers to switch MCO's if desired.

The kynect is processing passive renewals for the 2016 plan year. If an individual wants to change his plan, he should do so by December 15 in order to have a January 1 start date with no lapse in coverage.

For individuals who are passively renewing but didn't file their taxes, the kynect will send out a reminder that they need to file their tax return. After that, the kynect will review the case and if taxes were still not filed by the middle of January, the individual will lose their subsidy. The kynect will actively work with individuals to educate them about the necessity of filing taxes in order to maintain subsidies for their health insurance plans.

kynect is advertising to educate consumers about the availability of subsidies in the exchange, particularly for those individuals with transitional policies. The kynect is also planning to have two stores this year, one in Louisville and one in Lexington. The kynect is actively working with the rural extension offices throughout the state and will also work with Community Colleges. The exchange had a station at the Forecastle Festival, with both a charging station and hydration station for water refills. The exchange will have a booth at the State Fair, which begins next week.

The kynector program currently has kynector contracts which are in effect until June 30, 2016. A Request for Proposals for kynector work will be advertised in January or February, and awarding contracts for work beginning July 1, 2016. The health benefit exchange does not use any general fund dollars for funding. The exchange uses funding from a 1% assessment on issuers for its operations – this assessment fully covers operating activities, including the cost of kynector contracts. The kynect also cost allocates exchange functions with the Department for Medicaid Services, since many of the exchange functions, such as call center assistance, navigator contracts, and eligibility and enrollment systems, also benefit the Medicaid program. The federal exchange charges issuers an assessment of 3½ % to fund the operations of the federal exchange.

The prior meeting minutes noted problems within the Small Business Health Options Program (SHOP) system. The SHOP had significant improvements made to the system in May of this year. Additional functionality is scheduled for October. The kynect has 900 individuals enrolled in the SHOP program. As is the norm for the nation, SHOP enrollment in Kentucky tends to be lagging. The kynect is trying to change this lagging enrollment with the increased functionality and improvements made to the system. Agent training for the new SHOP functionality begins next week and will be held throughout the state. Advertising has also been recently increased for the SHOP. The system is much improved.

# Discussion on any Behavioral Health Issues Noted During Plan Year 2015

A question was raised regarding oversight of claims payment. Some providers have had trouble with claims payment for behavioral and substance abuse services. DOI retains oversight of the claims payment process, as well as credentialing for behavioral health providers and any willing provider statute. These items are all under the oversight of DOI, and it is recommended that DJ Wasson be contacted if there are problems noted with claims payment or other issues in these areas.

## Behavioral Health Issues for 2016 Plan Year

There are still concerns regarding parity for mental and behavioral health services. Some visit limits have been noted and questions continue in this area. It is also a consumer education problem; people don't know the right questions to ask in this area. Parity is new, and providers as well as

consumers are unsure of the requirements. Discussion was held regarding the kynect including a description in a Fact sheet regarding access, to both behavioral health and substance abuse services, that consumers may not have had before the ACA, and what parity means to consumers. For the next meeting, kynect will invite DJ Wasson or Jill Mitchell from DOI and Leslie Hoffmann from Medicaid to attend and discuss parity with the subcommittee.

Carrie noted that kynect is working on raising awareness of the need for health insurance with the justice involved population. kynect is working on a video including former inmate testimonials discussing why someone needs health insurance. This video will be offered throughout state and federal justice institutions. Incarcerated individuals being released will be given a number to call to be connected with kynectors for assistance in enrolling in health insurance. Additionally, Medicaid benefits are now suspended and not terminated when someone is incarcerated, which will help decrease breaks in services.

Subcommittee members asked whether someone from Humana and Anthem could also come to the next meeting to discuss parity and autism. Carrie stated that Kathy Lower and Kelly Rodman will both be invited to the next meeting for this discussion.

#### **Other Business**

The next Behavioral Health Subcommittee meeting will be held at 1:00 p.m. on Monday, September 21, 2015, at the Kentucky Office of Health Benefit and Information Exchange.

## Adjournment

The meeting adjourned at 2:40 p.m.